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Case 09-45015 Doc 1 Filed 11/27/09 Entered 11/27/09 08:44:44 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 23

DOCUMENT Page 1 01/3			
ankruptcy Court			

		nkruptcy rict of Illii					untary Petition		
Name of Debtor (if individual, enter Last, First, Mi Jahnke, James H	iddle):			Name of Jo Jahnke,			ıse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ears					-	e Joint Debtor is nd trade names)		s years
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 3203	r I.D. (ITIN)	No./Complete					or Individual-T all): 9352	axpayer I.I	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State 412 Julia Drive Romeoville, IL	& Zip Code	s):	4	treet Addi 12 Julia Romeov	a Drive		tor (No. & Stree	et, City, Sta	ate & Zip Code):
Romeovine, iL	ZIPCOD	E 60446-407		Connects	ille, iL			Γ	ZIPCODE 60446-4072
County of Residence or of the Principal Place of Bu Will	usiness:			County of I	Residence	e or of the	he Principal Plac	ce of Busin	ness:
Mailing Address of Debtor (if different from street	address)		N	Mailing Ad	dress of	Joint De	ebtor (if differen	t from stre	eet address):
	ZIPCOD	 E						Γ	ZIPCODE
Location of Principal Assets of Business Debtor (if			s above)):					<u></u>
(/	,-				Γ	ZIPCODE
Type of Debtor (Form of Organization)		Nature o					_	nkruptcy	Code Under Which (Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Sing U.S Raii Stoo	alth Care Busines gle Asset Real E C. § 101(51B) Iroad ckbroker nmodity Broker aring Bank er Tax-Exer (Check box,	estate as	atity	n 11	Ch Ch Ch Ch Ch		Recc Mai Cha Recc Non Nature of (Check one y consume 1 U.S.C.	e box.)
	Titl	otor is a tax-exent e 26 of the United ernal Revenue Co	npt orga ed State	anization u		ind per hol			
Filing Fee (Check one b	oox)		C	heck one	h		Chapter 11 I	Debtors	
✓ Full Filing Fee attached						busines	s debtor as defin	ned in 11 U	J.S.C. § 101(51D).
Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule	ration certify	ing that the debt	or Cl	Debtor is heck if:	s not a sn	nall busi	iness debtor as o	defined in	11 U.S.C. § 101(51D).
3A.				affiliates	are less	than \$2,	190,000.		
Filing Fee waiver requested (Applicable to chapt attach signed application for the court's consider							rom one or more classes of		
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert distribution to unsecured creditors.					d, there v	vill be n	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors					_			_	
] 000- 000	5,001- 10,000	10,001 25,000		25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets Strip 10 10 10 10 10 10 10 10 10 10 10 10 10	-		\$50,00 \$100 n	00,001 to nillion	\$100,00 to \$500		\$500,000,001 to \$1 billion	More that	
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001 to \$100,001 to \$1]	\$10,000,001		00,001 to	\$100,00 to \$500	0,001	\$500,000,001 to \$1 billion	More that	

Where Filed: None		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	skhibit B if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare ner that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify the notice required by § 342(b) of the
	X /s/ David M. Spala	11/27/09
	Signature of Attorney for Debtor(s)	Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition:	ach spouse must complete and attade a part of this petition.	ch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.	
 ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 ☐ There is a bankruptcy case concerning debtor's affiliate, general place of Debtor is a debtor in a foreign proceeding and has its principal place. 	pplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in tace of business or principal assets	this District. in the United States in this District,
or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in region.	but is a defendant in an action or pro ard to the relief sought in this Dist	oceeding [in a federal or state court] rict.
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)	-
(Name of landlord or lesso	or that obtained judgment)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-45015 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Location

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Jahnke, James H & Jahnke, Mary L

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Name of Debtor(s):

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

Date Filed:

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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Jahnke, James H & Jahnke, Mary L

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James H Jahnke

James H Jahnke Signature of Debtor

/s/ Mary L Jahnke

Mary L Jahnke Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 27, 2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

eign Representativ		

Signature of Attorney*

X /s/ David M. Spala

Signature of Attorney for Debtor(s)

David M. Spala 3127697 David M. Spala 946 S. Oak Park Avenue Oak Park, IL 60304-1923 (708) 848-4950 Fax: (708) 848-4925 davidmspala@cs.com

November 27, 2009

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

ature of Authorized Individual	
ed Name of Authorized Individual	
of Authorized Individual	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

B6 Summary (Case 09-45015 Doc 1

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Document Page 4 of 23 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Jahnke James H & Jahnke Mary I	Chanter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 200,000.00		
B - Personal Property	Yes	3	\$ 30,907.21		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 246,954.26	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 34,528.79	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 3,640.48
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 3,643.84
	TOTAL	15	\$ 230,907.21	\$ 281,483.05	

Form 6 - Statistical Summary (5201)5 Doc 1 Filed 1

1 Filed 11/27/09 Entered 11/27/09 08:44:44 Document Page 5 of 23 United States Bankruptey Court

United States Bankruptcy Court
Northern District of Illinois

Desc Main

IN RE:		Case No
Jahnke, James H & Jahnke, Mary L		Chapter 7
· · · · · · · · · · · · · · · · · · ·	ebtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,640.48
Average Expenses (from Schedule J, Line 18)	\$ 3,643.84
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 4,094.55

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 28,954.26
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 34,528.79
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 63,483.05

 $_{B6A\ (Official\ Form \ GA)} 09745015 \quad Doc\ 1$

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(If known)

IN RE Jahnke, James H & Jahnke, Mary L

Debtor(s)

Case No. _

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence located at 412 Julia Drive, Romeoville,		W	200,000.00	226,466.44
Illinois.			200,000.00	220,400.44

TOTAL

200,000.00

(Report also on Summary of Schedules)

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(If known)

IN RE Jahnke, James H & Jahnke, Mary L

Case No. _

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Personal Checking account at Chase Bank	J	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furniture and furnishings, TV, Stereo, Computer equipment	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Debtors' necessary wearing apparel	J	250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and		State Farm Life Insurance Policy LF-1809-2257 on life of Mary Jahnke. No Cash Value - outstanding loan on policy	W	0.00
	itemize surrender or refund value of each.		United of Omaha Life Insurance Company - Policy Number UR1598120 on life of James H. Jahnke - Issue Date July 11, 2008	Н	340.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IMRF Retirment pension	W	10,767.21
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Jahnke, James H & Jahnke, Mary L

_ Case No. _

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2001 Volvo Automobile	J	6,000.00
	other vehicles and accessories.		2006 Toyota Corolla Automobile	J	12,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			

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Case No.

Debtor(s)

(If known)

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х		Н	
		TO	TAL	30,907.21

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Case No. _____(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Single Family Residence located at 412 Julia Drive, Romeoville, Illinois.	735 ILCS 5 §12-901	15,000.00	200,000.00
SCHEDULE B - PERSONAL PROPERTY			
Personal Checking account at Chase Bank	735 ILCS 5 §12-1001(b)	50.00	50.00
Furniture and furnishings, TV, Stereo, Computer equipment	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
Debtors' necessary wearing apparel	735 ILCS 5 §12-1001(a)	250.00	250.00
United of Omaha Life Insurance Company - Policy Number UR1598120 on life of James H. Jahnke - Issue Date July 11, 2008	215 ILCS 5 §238	340.00	340.00
IMRF Retirment pension	735 ILCS 5 §12-1006(a)	10,767.21	10,767.21

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Debtor(s) Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9990		J	First Mortgage Llen on residence of	l			193,425.98	
Chase P.O. Box 78420 Phoenix, AZ 65062-8420			debtors.					
			VALUE \$ 200,000.00	1				
ACCOUNT NO. 3451		J	Home Equity Line of Credit on residence				33,040.46	26,466.44
Chase Home Finance LLC 3415 Vision Drive Columbus, OH 43219								
			VALUE \$ 200,000.00					
ACCOUNT NO. 9956		J	Car Loan consolidated on 1/31/09. 2006				20,487.82	2,487.82
Hawthorne Credit Union 1519 N. Naper Boulevard Naperville, IL 60563			Toyota Crolla and 2001 Volvo S80 subject to lien.					
			VALUE\$ 18,000.00					
ACCOUNT NO.								
			NAME OF	-				
			VALUE \$	C1	tota			
ocntinuation sheets attached			(Total of th				\$ 246,954.26	\$ 28,954.26
					Tota	al		

(Report also on Summary of Schedules.)

246,954.26

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

28,954.26

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IN RE Jahnke, James H & Jahnke, Mary L

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Debtor(s)

Case No. _____(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
0 continuation sheets attached

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IN RE Jahnke, James H & Jahnke, Mary L

Debtor(s)

Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6696		J	Credit Card bill	П		П	
Bank Of America P O Box 15026 Wilmington, DE 19850-5026							17,377.20
ACCOUNT NO. 7659		J	Credit Card Bill	П	П		
Carson's Retail Services P.O. Box 15521 Wilmington, DE 19850-5521							28.00
ACCOUNT NO. 7342		J	Credit Card Bill	H	\exists		20.00
Chase P.O. Box 15153 Wilmington, DE 19850-5153							10,548.80
ACCOUNT NO. 4372		J	Credit Card Bill	П	\exists		· · · · · · · · · · · · · · · · · · ·
Kohl's Payment Center P.O. Box 2983 Milwaukee, WI 53201-2983							59.38
1 continuation sheets attached			(Total of th	Subt			\$ 28,013.38
• Communication sheets attached			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	T also atist	ota o oı tica	al n al	

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IN RE Jahnke, James H & Jahnke, Mary L

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Debtor(s)

Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8169		J	Credit Card Bill	Н		H	
Lowe's P.O. Box 530914 Atlanta, GA 30353-0914							1,437.13
ACCOUNT NO. 5741		J	Credit Card Bill	Н		H	.,
SearsCard P.O. Box 183082 Columbus, OH 43218-3082	-						5,078.28
ACCOUNT NO.							.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
ACCOLINE NO.							
ACCOUNT NO.	_						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age)	\$ 6,515.41
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n al	\$ 34,528.79

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IN RE Jahnke, James H & Jahnke, Mary L

Case No.

Desc Main

Debtor(s) (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official FCASE) 012745015	Doc 1	File
(011) (12/07)		D-

Debtor(s)

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Desc Main

(If known)

IN RE Jahnke, James H & Jahnke, Mary L

_____ Case No. _

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(If known)

IN RE Jahnke, James H & Jahnke, Mary L

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	1	DEPENDENTS OF DEBTOR ANI	SPOU	SE		
Married	RELATIONSHIP(S):				AGE(S	,):
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer		Teacher's Aide Riverside-Brool 12 years 160 Ridgewood Riverside, IL 60	Road			
INCOME: (Estimate of ave	rage or projected monthly income at tin	me case filed)		DEBTOR		SPOUSE
	ges, salary, and commissions (prorate i		\$		\$	2,263.30
2. Estimated monthly overting		3,	\$		\$	107.25
3. SUBTOTAL			\$	0.00	\$	2,370.55
4. LESS PAYROLL DEDU						
a. Payroll taxes and Social	Security		\$		\$	263.55
b. Insurancec. Union dues			* —		⁶	136.18
d. Other (specify) See S	chedule Attached		\$		\$	112.34
d. Other (speerry)	oneddie Attaoned		· \$		\$ —	112.07
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS		\$	0.00	\$	512.07
6. TOTAL NET MONTHI			\$	0.00		1,858.48
7 Regular income from one	ration of husiness or profession or farm	(attach detailed statement)	\$		\$	
7. Regular income from operation of business or profession or farm (attach detailed statement) 8. Income from real property		\$		\$		
9. Interest and dividends		\$		\$		
	r support payments payable to the debt	or for the debtor's use or				
that of dependents listed abo			\$		\$	
11. Social Security or other			Ф	4 700 00	Ф	
(Specify) Social Security			\$ 	1,782.00	<u>*</u> —	
12. Pension or retirement inc	come		\$ —		\$ —	
13. Other monthly income	onic		Ψ		Ψ	
(Specify)			\$		\$	
			\$		\$	
			. \$		\$	
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$	1,782.00	\$	
	Y INCOME (Add amounts shown on	lines 6 and 14)	\$	1,782.00		1,858.48
	GE MONTHLY INCOME: (Combine peat total reported on line 15)	column totals from line 15;		\$	3,640	0.48

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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IN RE Jahnke, James H & Jahnke, Mary L

_ Case No. _

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor(s)

Continuation Sheet - Page 1 of 1

DEBTOR SPOUSE

Other Payroll Deductions:

IMRF 106.42 **TRS Deduction** 0.54

Support Staff Dues 5.38

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Case No.

(If known)

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

_ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,175.00
a. Are real estate taxes included? Yes <u>✓</u> No		
b. Is property insurance included? Yes ✓ No		
2. Utilities:		
a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	70.00
c. Telephone	\$	125.00
d. Other See Schedule Attached	\$	266.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	450.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	250.00
10. Charitable contributions	\$	75.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	55.00
c. Health	\$	
d. Auto	\$	172.84
e. Other	\$	
	s	
12. Taxes (not deducted from wages or included in home mortgage payments)	—	
(Specify)	\$	
(opvin_J)	<u>\$</u>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	—	
a. Auto	\$	330.00
b. Other	\$ —	
14. Alimony, maintenance, and support paid to others	<u>\$</u>	
15. Payments for support of additional dependents not living at your home	\$ —	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ —	
17 Other Miccellengus	\$ —	125.00
17. Other Miscenaneous	— <u>\$</u> —	120.00
	— <u> </u>	
	Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	3.643.84
application of the Samusatan Samuna of Column Englithes and Related Samu	ΙΨ	-,

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 3,640.48
b. Average monthly expenses from Line 18 above	\$ 3,643.84
c. Monthly net income (a. minus b.)	\$ -3.36

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

Nicor Gas Home Equity Loan Dish Network 91.00 115.00 60.00

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Debtor(s)

(If known)

(Print or type name of individual signing on behalf of debtor)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **November 27, 2009** Signature: /s/ James H Jahnke Debtor James H Jahnke Signature: /s/ Mary L Jahnke **Date: November 27, 2009** (Joint Debtor, if any) Mary L Jahnke [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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	VERIFICATION OF CREDITOR MATRIX	
	Number of Creditors	9
The above-named Debtor(s) her	reby verifies that the list of creditors is true and correct to the best of my (our) knowledge.	
Date: November 27, 2009	/s/ James H Jahnke Debtor	_
	/s/ Mary L Jahnke	

Joint Debtor

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Jahnke, James H 412 Julia Drive Romeoville, IL 60446-4072 Document P Lowe's P.O. Box 530914 Atlanta, GA 30353-0914

Jahnke, Mary L 412 Julia Drive Romeoville, IL 60446-4072 SearsCard P.O. Box 183082 Columbus, OH 43218-3082

David M. Spala 946 S. Oak Park Avenue Oak Park, IL 60304-1923

Bank Of America P O Box 15026 Wilmington, DE 19850-5026

Carson's Retail Services P.O. Box 15521 Wilmington, DE 19850-5521

Chase P.O. Box 15153 Wilmington, DE 19850-5153

Chase P.O. Box 78420 Phoenix, AZ 65062-8420

Chase Home Finance LLC 3415 Vision Drive Columbus, OH 43219

Hawthorne Credit Union 1519 N. Naper Boulevard Naperville, IL 60563

Kohl's Payment Center P.O. Box 2983 Milwaukee, WI 53201-2983